

Underemployment

- In 2002, according to the Kentucky Labor Supply and Demand Surveys conducted by the University of Kentucky and the University of Louisville, there were 65,943 underemployed persons in the Bluegrass WIA (see chart below). Eighteen percent of the labor force was underemployed, mostly due to persons seeking a better job match, though 23% was due to persons seeking full-time work.
- Underemployment was lower in the large urban counties in the Bluegrass WIA than in the other counties, except Lincoln County. There was higher underemployment in the southeast part of the Bluegrass region (Madison, Powell and Estill Counties).

	Underemployed Seeking Full Time Work	Underemployed Seeking a Better Job Match	Total Underemployed	% of Labor Force Underemployed	% of Labor Force Under- or Unemployed
Bluegrass	14,868	51,075	65,943	18.3%	23.2%
Anderson	332	1,454	1,786	18.0%	22.0%
Bourbon	296	1,520	1,816	18.8%	22.6%
Boyle	533	2,085	2,618	20.1%	24.4%
Clark	824	2,301	3,125	19.0%	23.6%
Estill	428	952	1,380	23.3%	30.6%
Fayette	4,618	19,679	24,297	16.5%	21.9%
Franklin	1,469	3,860	5,329	21.0%	27.2%
Garrard	250	1,141	1,391	19.0%	24.1%
Harrison	321	1,361	1,682	19.1%	22.7%
Jessamine	509	2,592	3,101	15.5%	19.7%
Lincoln	209	1,489	1,698	16.2%	21.2%
Madison	3,250	5,025	8,275	22.5%	27.4%
Mercer	341	1,589	1,930	18.9%	22.5%
Nicholas	96	518	614	18.6%	28.2%
Powell	338	979	1,317	23.6%	29.2%
Scott	638	2,687	3,325	18.9%	22.7%
Woodford	416	1,843	2,259	17.6%	20.2%
Kentucky	80,882	273,823	354,705	18.4%	24.1%

- In large urban counties around Kentucky, the underemployed were
 - less likely to be married,
 - more likely to be attending school,
 - more likely to have some college or to have a baccalaureate degree,
 - less likely to have an advanced degree,
 - more likely to be non-white,
 - disproportionately in the manufacturing industry (though not in production occupations) and office and administrative support occupations
 - less likely to be in education, legal, and arts occupations than those who were employed but not underemployed.
 - The underemployed were also younger and were paid about \$4.50 an hour less than those who were employed but not underemployed.

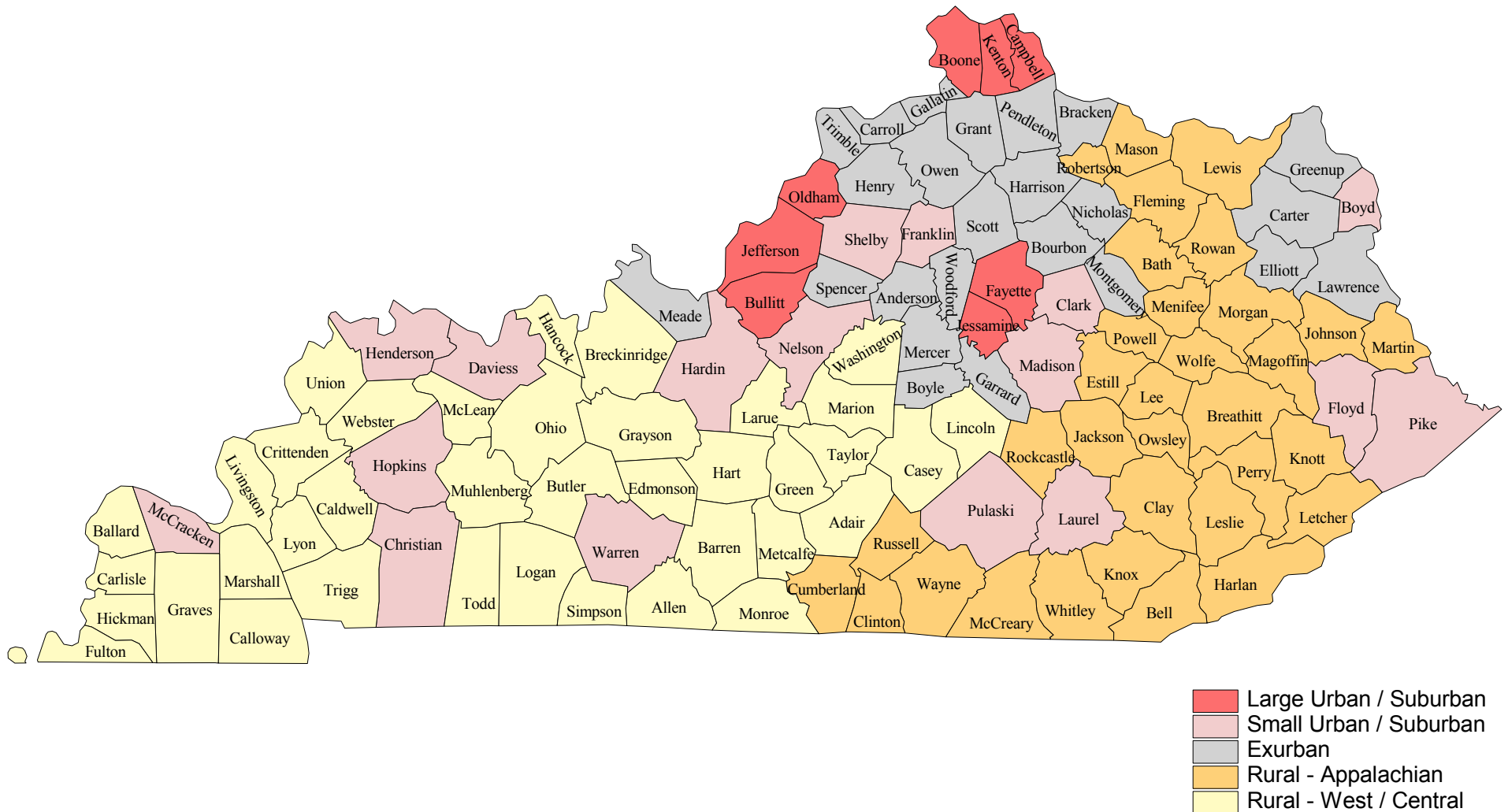
- In small urban counties around Kentucky, the underemployed were
 - less likely to be married,
 - more likely to be attending school,
 - less likely to have a post-secondary degree,
 - more likely to be non-white,
 - more likely to be working part-time
 - more likely to be in retail, in education, legal and arts occupations, as well as sales and production occupations
 - less likely to be in management, business and financial occupations and health care occupations than those who were employed but not underemployed.
 - The underemployed were also younger and were paid about \$13.77 an hour less than those who were employed but not underemployed.

- In exurban counties around Kentucky, the underemployed were
 - less likely to be married,
 - more likely to be attending school,
 - more likely to have some college or an associate or vocational degree,
 - less likely to have a baccalaureate degree or an advanced degree,
 - more likely to be non-white,
 - more likely to have a physical limitation or learning disability,
 - more likely to be in the retail sector,
 - more likely to be in food, cleaning and personal care occupations,
 - less likely to be in management, business, and financial or social and protective service occupations,
 - The underemployed were also younger and were paid \$4.11 an hour less than those who were employed but not underemployed.

- In rural Appalachian counties around Kentucky, the underemployed were
 - slightly less likely to be married,
 - slightly more likely to be attending school,
 - more likely to have a baccalaureate degree,
 - more likely to be non-white,
 - more likely to have a sensory or physical limitation or learning disability,
 - more likely to work part-time,
 - more likely to be in the Manufacturing or Wholesale sectors,
 - more likely to be in Food, Cleaning, and Personal Care occupations as well as Sales and Related occupations,
 - less likely to be in management, business, and financial occupations,
 - The underemployed were also younger and were paid \$6.92 an hour less than those who were employed but not underemployed.

- In rural (west and central) counties around Kentucky, the underemployed were
 - less likely to be married,
 - less likely to be attending school,
 - more likely to have some college,
 - less likely to have a baccalaureate degree or an advanced degree,
 - more likely to be non-white,
 - more likely to have a sensory or physical limitation or learning disability,
 - more likely to be in the retail and manufacturing sectors,
 - more likely to be in office and administrative support occupations as well as transportation and materials occupations,
 - less likely to be in management, business, and financial occupations,
 - The underemployed were also slightly younger and were paid \$3.95 an hour less than those who were employed but not underemployed.

Counties in the Five Supply Side Survey Regions in the Kentucky Labor Supply and Demand Surveys



Characteristics of the Underemployed and the Employed Who Are Not Underemployed
Large Urban

	Underemployed	Employed Who Are Not Underemployed
Community Type		
Rural Farm	4.48%	3.76%
Rural Non-farm	2.99%	6.07%
Small Town	7.46%	9.25%
Suburb	35.82%	32.66%
City	47.76%	47.11%
Don't Know	1.49%	1.16%
Average Number of Children Under 18 in Household	0.79	0.77
Average Number of Children Under 15 in Household	0.61	0.62
Average Number of People Over 65 in the Household	0.09	0.14
Average Number of Grandchildren in Household	1.94	1.92
Average Length of Time Responsible for Grandchildren (Years)	5.00	3.44
Percent Married	44.78%	63.58%
Percent Currently Attending School	14.93%	10.11%
Highest Level of Schooling		
Less than High School	5.97%	6.66%
High School Graduate	16.42%	19.65%
Some College	25.38%	19.66%
Associates or Vocational Degree	10.45%	10.69%
Bachelors Degree	34.33%	27.17%
Advanced Degree	7.46%	16.18%
Average Age	37.38	41.58
Percent Hispanic	0.00%	2.02%
Primary Race Category Selected		
White	82.09%	87.57%
Non-white	17.91%	11.85%
Refused	0.00%	0.58%
Percent with Certain Health Problems		
Deafness, Vision, or Hearing Problem	2.99%	2.02%
Physical Limitation	7.46%	6.36%
Learning Disability	1.49%	3.76%
Percent with Problems Performing a Certain Task		
Dressing, Bathing, etc.	1.49%	0.87%
Getting Around Outside the Home	1.49%	0.87%
Working	0.00%	3.18%
Percent that Work Full-Time or Part-Time		

Full-time	86.57%	83.24%
Part-time	13.43%	16.76%

Average Commute Time in Minutes	18.70	18.94
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Broad Industry Category

Manufacturing	22.39%	10.40%
Wholesale	0.00%	3.76%
Retail	11.94%	12.43%
Other	65.67%	73.41%

Class of Employer

Private, profit	73.13%	55.49%
Private, non-profit	7.46%	12.14%
Local Govt.	7.46%	7.51%
State Govt.	4.48%	6.65%
Federal Govt.	1.49%	3.18%
Self Employed, not incorporated	0.00%	4.91%
Self Employed, incorporated	1.49%	3.18%
Working without pay	0.00%	0.58%
Don't Know	4.48%	6.36%

Occupation

Management, Business, & Financial	19.40%	23.10%
Social & Physical Sciences	7.47%	6.72%
Social & Protective Services	1.49%	3.50%
Education, Legal, & Arts	2.98%	12.29%
Health Care	2.99%	9.94%
Food, Cleaning, & Personal Care	10.45%	6.72%
Sales & Related	5.97%	7.89%
Office & Administrative Support	29.85%	13.45%
Farming, Fishing, & Forestry	0.00%	0.29%
Construction and Extraction	0.00%	2.92%
Installation, Maintenance, & Repair	5.97%	3.51%
Production	5.97%	4.68%
Transportation & Materials	5.97%	4.39%
Other	1.49%	0.58%

Benefits at Current Job

Percent with Health Insurance	82.54%	85.37%
Percent with Retirement Benefits	74.60%	73.81%

Hourly Pay Rate	\$16.16	\$20.82
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Characteristics of the Underemployed and the Employed Who Are Not Underemployed
Small Urban

	Underemployed	Employed Who Are Not Underemployed
Community Type		
Rural Farm	11.54%	16.46%
Rural Non-farm	19.23%	17.07%
Small Town	41.03%	39.33%
Suburb	6.41%	9.45%
City	20.51%	17.38%
Don't Know	1.28%	0.30%
Average Number of Children Under 18 in Household	0.91	0.83
Average Number of Children Under 15 in Household	0.76	0.70
Average Number of People Over 65 in the Household	0.15	0.10
Average Number of Grandchildren in Household	1.92	1.96
Average Length of Time Responsible for Grandchildren (Years)	3.67	4.00
Percent Married	39.74%	68.29%
Percent Currently Attending School	17.95%	10.36%
Highest Level of Schooling		
Less than High School	15.38%	13.70%
High School Graduate	29.49%	28.05%
Some College	21.79%	17.68%
Associates or Vocational Degree	8.97%	10.36%
Bachelors Degree	14.10%	19.21%
Advanced Degree	10.25%	10.97%
Average Age	34.58	41.6
Percent Hispanic	3.85%	1.22%
Primary Race Category Selected		
White	79.49%	92.68%
Non-white	20.51%	7.02%
Refused	0.00%	0.30%
Percent with Certain Health Problems		
Deafness, Vision, or Hearing Problem	5.13%	4.88%
Physical Limitation	10.26%	7.93%
Learning Disability	6.41%	2.44%
Percent with Problems Performing a Certain Task		
Dressing, Bathing, etc.	0.00%	0.91%
Getting Around Outside the Home	1.28%	2.13%

Working	3.85%	2.74%
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Percent that Work Full-Time or Part-Time

Full-time	69.23%	84.15%
Part-time	30.77%	15.85%

Average Commute Time in Minutes	17.06	20.14
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Broad Industry Category

Manufacturing	15.38%	14.02%
Wholesale	1.28%	3.35%
Retail	17.95%	14.33%
Other	65.38%	68.29%

Class of Employer

Private, profit	56.41%	56.40%
Private, non-profit	10.26%	8.84%
Local Govt.	7.69%	4.27%
State Govt.	6.41%	8.23%
Federal Govt.	6.41%	6.71%
Self Employed, not incorporated	2.56%	7.32%
Self Employed, incorporated	6.41%	3.96%
Working without pay	0.00%	0.30%
Don't Know	3.85%	3.96%

Occupation

Management, Business, & Financial	8.98%	20.12%
Social & Physical Sciences	2.56%	4.26%
Social & Protective Services	2.56%	4.26%
Education, Legal, & Arts	12.82%	9.44%
Health Care	5.13%	7.01%
Food, Cleaning, & Personal Care	5.12%	5.48%
Sales & Related	14.10%	7.62%
Office & Administrative Support	15.38%	14.33%
Farming, Fishing, & Forestry	0.00%	1.52%
Construction and Extraction	6.41%	5.18%
Installation, Maintenance, & Repair	5.13%	1.83%
Production	11.54%	8.84%
Transportation & Materials	6.41%	7.32%
Other	3.85%	2.74%

Benefits at Current Job

Percent with Health Insurance	69.12%	79.78%
Percent with Retirement Benefits	54.41%	73.65%

Hourly Pay Rate	\$9.68	\$23.45
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Characteristics of the Underemployed and the Employed Who Are Not Underemployed
Exurban

	Underemployed	Employed Who Are Not Underemployed
Community Type		
Rural Farm	9.09%	23.36%
Rural Non-farm	25.76%	16.82%
Small Town	53.03%	52.65%
Suburb	9.09%	5.92%
City	1.52%	0.93%
Don't Know	1.52%	0.31%
Average Number of Children Under 18 in Household	0.85	0.86
Average Number of Children Under 15 in Household	0.64	0.69
Average Number of People Over 65 in the Household	0.11	0.15
Average Number of Grandchildren in Household	1.92	1.93
Average Length of Time Responsible for Grandchildren (Years)	3.00	3.00
Percent Married	54.55%	69.47%
Percent Currently Attending School	9.09%	4.99%
Highest Level of Schooling		
Less than High School	12.14%	11.83%
High School Graduate	36.36%	32.40%
Some College	27.28%	15.27%
Associates or Vocational Degree	16.67%	9.35%
Bachelors Degree	7.58%	19.94%
Advanced Degree	0.00%	11.21%
Average Age	36.45	44.13
Percent Hispanic	1.52%	0.00%
Primary Race Category Selected		
White	92.42%	95.64%
Non-white	7.58%	4.36%
Refused	0.00%	0.00%
Percent with Certain Health Problems		
Deafness, Vision, or Hearing Problem	3.03%	4.05%
Physical Limitation	21.21%	8.72%
Learning Disability	10.61%	3.43%
Percent with Problems Performing a Certain Task		
Dressing, Bathing, etc.	0.00%	1.25%
Getting Around Outside the Home	1.52%	1.56%

Working	3.03%	3.12%
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Percent that Work Full-Time or Part-Time

Full-time	86.36%	88.47%
Part-time	13.64%	11.53%

Average Commute Time in Minutes	25.43	23.54
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Broad Industry Category

Manufacturing	22.73%	18.69%
Wholesale	3.03%	2.18%
Retail	18.18%	10.59%
Other	56.06%	68.54%

Class of Employer

Private, profit	69.70%	52.02%
Private, non-profit	7.58%	11.84%
Local Govt.	1.52%	6.54%
State Govt.	6.06%	11.53%
Federal Govt.	1.52%	3.43%
Self Employed, not incorporated	4.55%	9.03%
Self Employed, incorporated	1.52%	1.87%
Working without pay	0.00%	0.31%
Don't Know	7.58%	3.43%

Occupation

Management, Business, & Financial	7.58%	15.19%
Social & Physical Sciences	4.55%	6.34%
Social & Protective Services	1.52%	5.06%
Education, Legal, & Arts	0.00%	9.49%
Health Care	9.09%	11.71%
Food, Cleaning, & Personal Care	13.64%	6.97%
Sales & Related	9.09%	6.96%
Office & Administrative Support	16.67%	11.39%
Farming, Fishing, & Forestry	3.03%	2.53%
Construction and Extraction	9.09%	3.16%
Installation, Maintenance, & Repair	3.03%	3.80%
Production	12.12%	11.08%
Transportation & Materials	10.61%	6.01%
Other	0.00%	0.32%

Benefits at Current Job

Percent with Health Insurance	70.18%	81.02%
Percent with Retirement Benefits	52.63%	74.09%

Hourly Pay Rate	\$13.27	\$17.38
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Characteristics of the Underemployed and the Employed Who Are Not Underemployed
Rural Appalachia

	Underemployed	Employed Who Are Not Underemployed
Community Type		
Rural Farm	18.18%	18.77%
Rural Non-farm	25.76%	37.16%
Small Town	51.52%	40.23%
Suburb	1.52%	2.30%
City	3.03%	0.38%
Don't Know	0.00%	1.15%
Average Number of Children Under 18 in Household	0.98	0.85
Average Number of Children Under 15 in Household	0.79	0.63
Average Number of People Over 65 in the Household	0.11	0.19
Average Number of Grandchildren in Household	1.97	1.97
Average Length of Time Responsible for Grandchildren (Years)	1.97	5.00
Percent Married	65.15%	68.97%
Percent Currently Attending School	7.58%	6.89%
Highest Level of Schooling		
Less than High School	6.07%	14.86%
High School Graduate	40.91%	34.48%
Some College	18.18%	18.78%
Associates or Vocational Degree	10.61%	11.49%
Bachelors Degree	19.70%	13.41%
Advanced Degree	4.55%	6.89%
Average Age	35.64	39.95
Percent Hispanic	1.52%	0.77%
Primary Race Category Selected		
White	93.94%	97.70%
Non-white	6.06%	2.30%
Refused	0.00%	0.00%
Percent with Certain Health Problems		
Deafness, Vision, or Hearing Problem	7.58%	1.92%
Physical Limitation	16.67%	4.98%
Learning Disability	7.58%	2.68%
Percent with Problems Performing a Certain Task		
Dressing, Bathing, etc.	1.52%	0.00%
Getting Around Outside the Home	0.00%	0.38%

Working	1.52%	1.15%
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Percent that Work Full-Time or Part-Time

Full-time	72.73%	89.27%
Part-time	27.27%	10.73%

Average Commute Time in Minutes	21.83	22.15
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Broad Industry Category

Manufacturing	24.24%	15.71%
Wholesale	6.06%	1.92%
Retail	15.15%	16.09%
Other	54.55%	66.28%

Class of Employer

Private, profit	63.64%	49.43%
Private, non-profit	10.61%	9.20%
Local Govt.	3.03%	3.83%
State Govt.	10.61%	14.94%
Federal Govt.	3.03%	1.92%
Self Employed, not incorporated	4.55%	11.11%
Self Employed, incorporated	1.52%	3.45%
Working without pay	0.00%	1.53%
Don't Know	3.03%	4.60%

Occupation

Management, Business, & Financial	7.82%	12.74%
Social & Physical Sciences	4.69%	3.09%
Social & Protective Services	4.69%	6.17%
Education, Legal, & Arts	10.94%	10.43%
Health Care	3.13%	7.72%
Food, Cleaning, & Personal Care	12.51%	8.49%
Sales & Related	12.50%	9.65%
Office & Administrative Support	10.94%	9.27%
Farming, Fishing, & Forestry	1.56%	1.93%
Construction and Extraction	9.38%	6.56%
Installation, Maintenance, & Repair	0.00%	4.25%
Production	14.06%	13.51%
Transportation & Materials	7.81%	6.18%
Other	0.00%	0.00%

Benefits at Current Job

Percent with Health Insurance	65.00%	80.68%
Percent with Retirement Benefits	58.33%	69.08%

Hourly Pay Rate	\$9.89	\$16.81
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Characteristics of the Underemployed and the Employed Who Are Not Underemployed
Rural West

	Underemployed	Employed Who Are Not Underemployed
Community Type		
Rural Farm	19.64%	26.50%
Rural Non-farm	25.00%	21.77%
Small Town	53.57%	48.90%
Suburb	1.79%	0.95%
City	0.00%	1.26%
Don't Know	0.00%	0.63%
Average Number of Children Under 18 in Household	1.05	0.92
Average Number of Children Under 15 in Household	0.82	0.79
Average Number of People Over 65 in the Household	0.09	0.12
Average Number of Grandchildren in Household	1.84	1.97
Average Length of Time Responsible for Grandchildren (Years)	3.00	3.50
Percent Married	58.93%	68.14%
Percent Currently Attending School	5.36%	9.15%
Highest Level of Schooling		
Less than High School	12.50%	11.04%
High School Graduate	35.71%	43.85%
Some College	33.93%	14.83%
Associates or Vocational Degree	8.93%	8.51%
Bachelors Degree	8.93%	12.30%
Advanced Degree	0.00%	9.47%
Average Age	39.52	41.61
Percent Hispanic	0.00%	1.26%
Primary Race Category Selected		
White	89.29%	95.58%
Non-white	8.92%	4.42%
Refused	1.79%	0.00%
Percent with Certain Health Problems		
Deafness, Vision, or Hearing Problem	10.71%	4.10%
Physical Limitation	7.14%	3.47%
Learning Disability	5.36%	3.79%
Percent with Problems Performing a Certain Task		
Dressing, Bathing, etc.	0.00%	0.32%
Getting Around Outside the Home	0.00%	0.63%

Characteristics of the Underemployed and the Employed Who Are Not Underemployed
Rural West

	Underemployed	Employed Who Are Not Underemployed
Working	3.57%	1.89%
Percent that Work Full-Time or Part-Time		
Full-time	82.14%	86.44%
Part-time	17.86%	13.56%
Average Commute Time in Minutes	17.60	20.27
Broad Industry Category		
Manufacturing	30.36%	21.45%
Wholesale	0.00%	3.79%
Retail	23.21%	13.25%
Other	46.43%	61.51%
Class of Employer		
Private, profit	64.29%	53.94%
Private, non-profit	3.57%	5.68%
Local Govt.	3.57%	3.47%
State Govt.	7.14%	12.30%
Federal Govt.	3.57%	3.15%
Self Employed, not incorporated	12.50%	11.04%
Self Employed, incorporated	0.00%	3.47%
Working without pay	0.00%	0.32%
Don't Know	5.36%	6.62%
Occupation		
Management, Business, & Financial	7.41%	14.06%
Social & Physical Sciences	3.70%	2.56%
Social & Protective Services	1.85%	3.20%
Education, Legal, & Arts	3.70%	8.31%
Health Care	9.26%	6.71%
Food, Cleaning, & Personal Care	9.25%	7.36%
Sales & Related	11.11%	9.90%
Office & Administrative Support	20.37%	12.78%
Farming, Fishing, & Forestry	0.00%	1.60%
Construction and Extraction	1.85%	5.75%
Installation, Maintenance, & Repair	1.85%	2.88%
Production	18.52%	17.57%
Transportation & Materials	11.11%	6.71%
Other	0.00%	0.64%
Benefits at Current Job		
Percent with Health Insurance	76.09%	83.13%
Percent with Retirement Benefits	69.57%	74.30%
Hourly Pay Rate	\$11.27	\$15.22

Detailed Information on the Underemployed

	Large Urban	Small Urban	Exurban	Rural Appalachia	Rural West
Percent of Workers Underemployed	16.3%	19.3%	17.5%	20.5%	15.2%
Percent of Male Workers Underemployed	17.8%	16.5%	18.7%	22.3%	13.8%
Percent of Female Workers Underemployed	15.2%	22.0%	16.1%	18.9%	16.7%
Percent of Part-time Workers Wanting a Full-time Job	13.6%	32.0%	19.6%	40.0%	18.9%
Reason for not Wanting Full-time Job					
Child Care Problems	14.0%	23.5%	13.5%	18.5%	16.3%
Family/Personal Obligations	17.5%	23.5%	24.3%	29.6%	16.3%
Health/Medical Limitations	7.0%	2.0%	5.4%	7.4%	11.6%
School/Training	31.6%	19.6%	18.9%	18.5%	27.9%
Retired/Social Security Limitations	12.3%	15.7%	24.3%	14.8%	14.0%
Full-time Workweek<35 Hours	5.3%	9.8%	8.1%	3.7%	2.3%
Don't Know	10.5%	3.9%	5.4%	7.4%	11.6%
Refused	1.8%	2.0%	0.0%	0.0%	0.0%
Percent of Full-time Workers Overqualified, i.e., More Training or Experience than Necessary for Job	28.1%	31.1%	33.8%	29.3%	26.3%
Percent Who Are Overqualified By Choice	39.6%	47.1%	48.6%	40.7%	44.6%
Reasons for Being Involuntarily Overqualified					
Child/Dependent Care	11.9%	16.7%	20.3%	29.2%	26.1%
Lack of Transportation	1.7%	3.7%	5.1%	2.1%	4.4%
Geographic Location	25.4%	46.3%	47.5%	56.3%	58.7%
Lack of Job Opportunities	74.6%	92.6%	86.4%	91.7%	93.5%
Low Wages at Available Jobs	57.6%	72.2%	61.0%	79.2%	78.3%
Disability	3.4%	9.3%	6.8%	2.1%	2.2%
Lack of Support from Family	6.8%	11.1%	11.9%	8.3%	4.4%
Percent of Underemployed Who Believe that Skills, Education, Exp., etc. Fit Well with Current Job	67.7%	74.0%	68.2%	58.5%	63.6%
Percent of Underemployed Who Believe They Should have a Better Job	84.8%	94.9%	95.4%	90.8%	92.8%
Percent of Underemployed Who Believe They Are Qualified for Better Job	92.5%	96.1%	95.4%	95.3%	94.6%
Reasons Given by Underemployed for Being Qualified for Better Job					
Percent Qualified Because of Education	93.4%	72.0%	75.8%	77.0%	69.8%
Percent Qualified Because of Skills	90.3%	96.0%	96.8%	93.4%	98.1%
Percent Qualified Because of Experience	87.1%	88.0%	95.1%	83.6%	96.2%
Percent Qualified Because of Training	79.0%	84.0%	91.9%	81.9%	96.2%
Percent of Underemployed Who Believe They are Appropriately Compensated	41.8%	50.0%	41.5%	44.6%	55.3%

Detailed Information on the Underemployed

	Large Urban	Small Urban	Exurban	Rural Appalachia	Rural West
Average Hourly Wage Underemployed Believe They Would be Paid in a Job that Matched Their Skills, Education, and Experience	\$ 17.34	\$ 11.21	\$ 14.97	\$ 12.71	\$ 12.78
Percent of Underemployed Attempting to Improve Skills and Training	67.2%	60.2%	62.1%	61.5%	58.9%
Percent of Employers of Underemployed Offering Tuition Assistance	44.6%	51.3%	39.1%	25.4%	37.5%
Percent of Underemployed Who Believe They Could Find a Better Fitting Job in 3 Months if They Were Willing to Relocate or Commute within a 200 Mile Region	68.2%	71.0%	73.4%	61.3%	59.4%